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Ref. No. 423471.01/017225.00005

July 13, 2005

PRIVILEGED AND CONFIDENTIAL

VIA FEDERAL EXPRESS

James E. Tompkins, Esq.
Assistant Deputy Commissioner for Company Supervision
Office of Insurance Commissioner of Washington
Company Supervision Division
P.O. Box 40259
Olympia, WA 98504-0259

RECEIVED
JUL 14 2005
INSURANCE COMMISSIONER
COMPANY SUPERVISION

**Re: UnitedHealth Group, Inc. Form A
Biographical Information -- Robert W. Oberrender**

Dear Jim:

Enclosed please find the NAIC Biographical Affidavit for Robert W. Oberrender, which we just received from our client, UnitedHealth, Inc. Mr. Oberrender was identified in the list of officers and directors, attached as an exhibit under Tab 5 to the Form A filed with the Office of Insurance Commissioner ("OIC") on July 08, 2005, but his biographical information was not included with the original filing materials. Please include this document as a part of the original Form A filing.

Also enclosed are the confidential Biographical Affidavit Supplemental Information page and the fingerprint card for Mr. Oberrender. Due to the sensitive personal information contained in these documents, and as with these same materials filed for the other directors and officers, we request that the OIC keep and maintain these documents confidential and protected from disclosure to the public in accordance with applicable state and federal law.

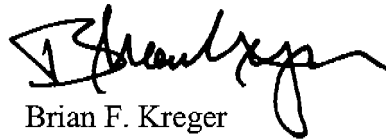
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James E. Tompkins, Esq.
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Thank you for your continued assistance and attention in this matter.

Very truly yours,



Brian F. Kreger

BK/s
Enclosures

cc: Michael McDonnell, Esq., General Counsel, UnitedHealth Group, Inc. (w/encl)
Nancy Monk, Vice President, State Gov't. Affairs, PacificCare Health Systems (w/3 encl.)
Bob Sullivan, Esq., Skadden Arps Slate Meagher & Flom, LLP (w/encl.)
Joseph Verdesca, Esq., Weil Gotshal & Manges, LLP (w/encl.)
Thomas Roberts, Esq., Weil Gotshal & Manges, LLP (w/encl.)
Jeffrey Gingold, Esq., Lane Powell, PC (w/encl.)

BIOGRAPHICAL AFFIDAVIT

To the extent permitted by law, this affidavit will be kept confidential by the state insurance regulatory authority.

(Print or Type)

Full Name, Address and telephone number of the present or proposed entity under which this biographical statement is being required (Do Not Use Group Names). UnitedHealth Group Incorporated 9900 Bren Road East Minnetonka, MN 55343
Phone: 952-936-1300

Type of entity (i.e. insurance company, premium finance company, etc.): Holding Company

In connection with the above-named entity, I herewith make representations and supply information about myself as hereinafter set forth. (Attach addendum or separate sheet if space hereon is insufficient to answer any question fully.) IF ANSWER IS "NO" OR "NONE," SO STATE.

1. a. Affiant's Full Name (Initials Not Acceptable). Robert Worth Oberrender
b. Maiden Name (if applicable). N/A
2. a. Have you ever had your name changed? No If yes, give the reason for the change and provide the full name(s).
N/A
b. Other names used at any time (including aliases).
None
3. a. Are you a citizen of the United States? Yes
b. Are you a citizen of any other country, if so, what country? No
4. Affiant's Occupation or Profession. Executive
5. Affiant's business address. 9900 Bren Road East, Minnetonka, Minnesota 55343
Business telephone. 952-936-3123
6. Education and Training:

<u>College/ University</u>	<u>City/ State</u>	<u>Dates Attended (MM/YY)</u>	<u>Degree Obtained</u>
<u>Hamilton College</u>	<u>Clinton, NY</u>	<u>09/78 - 05/82</u>	<u>A.B. - Economics</u>

<u>Graduate Studies: College/ University</u>	<u>City/ State</u>	<u>Dates Attended</u>	<u>Degree Obtained</u>
<u>Graduate School of Business, University of Chicago</u>	<u>Chicago, IL</u>	<u>09/89- 6/91</u>	<u>Executive Program-MBA</u>

<u>Other Training: Name</u>	<u>City/ State</u>	<u>Dates Attended</u>	<u>Degree/Certification Obtained</u>
<u>None</u>			

(Note: If affiant attended a foreign school, please provide full address and telephone number of the college/university. If applicable provide the foreign student Identification Number in the space provided in the Biographical Affidavit Supplemental Information)

7. List of memberships in professional societies and associations.

<u>Name of Society/Association</u>	<u>Contact Name</u>	<u>Address of Society/Association</u>	<u>Telephone Number of Society/Association</u>
<u>None</u>			

8. Present or proposed position with the applicant entity. Treasurer

9. List complete employment record for the past twenty (20) years, whether compensated or otherwise (up to and including present jobs, positions, partnerships, owner of an entity, administrator, manager, operator, directorates or officerships). Please list the most recent first. Attach additional pages if the space provided is insufficient. It is only necessary to provide telephone numbers and supervisory information for the past ten (10) years.

Beginning/Ending
Dates (MM/YY): 9/02-Present Employer's Name: UnitedHealth Group Incorporated

Address: 9900 Bren Road East City: Minnetonka State: Minnesota

Country: USA Postal Code: 55343 Phone: 952-936-3123 Offices/Positions Held: Vice President
Finance & Treasurer

Fax: 952-936-3007 Supervisor/Contact: Patrick J. Erlandson

Beginning/Ending
Dates (MM/YY): 06/00-02/02 Employer's Name: Amicus Holdings, Inc.

Address: 2941 Fairview Park Dr., Suite 400 City: Falls Church State: Virginia

Country: USA Postal Code: 22042 Phone: 952-936-3123 Offices/Positions Held: Chief Administrative
and Financial Officer

Fax: unknown Supervisor/Contact: Brian Cassidy - Chief Executive Officer

Beginning/Ending
Dates (MM/YY): 12/98-05/00 Employer's Name: Sara Lee Corporation

Address: 3 First National Plaza, Suite 4600 City: Chicago State: Illinois

Country: USA Postal Code: 60610 Phone: 312-580-1386 Offices/Positions Held: Vice President &
Treasurer

Fax: 312-726-3712 Supervisor/Contact: Cary McMillan-Chief Administrative & Financial Officer

Beginning/Ending
Dates (MM/YY): 06/96-10/98 Employer's Name: Metris Companies, Inc.

Address: 10900 Wayzata Blvd. City: Minnetonka State: Minnesota

Country: USA Postal Code: 55305 Phone: 952-525-5050 Offices/Positions Held: Sr. Vice President &
Chief Financial Officer

Fax: 952-593-4747 Supervisor/Contact: Ronald Zeebeck-Chief Executive Officer

Applicant Name UnitedHealth Group Incorporated

NAIC No. None
FEIN: 41-1321939

Beginning/Ending

Dates (MM/YY): 03/93-06/96

Employer's Name: Fingerhut Companies, Inc.

Address: 4400 Baker Road

City: Minnetonka

State: Minnesota

Country: USA

Postal Code: 55343

Phone: 952-932-3100

Offices/Positions Held: Vice President &
Treasurer; Asst. Treasurer

Fax: unknown

Supervisor/Contact: Daniel McAthie-Chief Financial Officer

Beginning/Ending

Dates (MM/YY): 07/82-02/93

Employer's Name: Chemical Bank (now JP Morgan Chase)

Address: 10 South LaSalle Street

City: Chicago

State: Illinois

Country: USA

Postal Code: 60610

Phone: 312-541-3300

Offices/Positions Held: Vice President,
Associate & Commercial
Banking Officer & Analyst

Fax: 212-270-1648

Supervisor/Contact: Robert H. Partenheimer, Managing Director &
Midwest Region Head

10. a. Have you ever been in a position which required a fidelity bond? No If any claims were made on the bond, give details. _____
- b. Have you ever been denied an individual or position schedule fidelity bond, or had a bond canceled or revoked? If yes, give details. No _____
11. List any professional, occupational and vocational licenses (including licenses to sell securities) issued by any public or governmental licensing agency or regulatory authority or licensing authority that you presently hold or have held in the past. For any non-insurance regulatory issuer, identify and provide the name, address and telephone number of the licensing authority or regulatory body having jurisdiction over the license (s) issued. Attach additional pages if the space provided is insufficient. None _____

Organization/Issuer of License _____

Address _____

City _____

State/Province _____

Country _____

Postal Code _____

License Type _____

License # _____

Date Issued (MM/YY) _____

Date Expired (MM/YY) _____

Reason for Termination _____

Non-insurance Regulatory Phone Number (if known) _____

12. In responding to the following, if the record has been sealed or expunged, and the affiant has personally verified that the record was sealed or expunged, an affiant may respond "no" to the question. Have you ever:
- a. Been refused an occupational, professional, or vocational license or permit by any regulatory authority, or any public administrative, or governmental licensing agency? No _____
- b. Had any occupational, professional, or vocational license or permit you hold or have held, been subject to any judicial, administrative, regulatory, or disciplinary action? No _____
- c. Been placed on probation or had a fine levied against you or your occupational, professional, or vocational license or permit in any judicial, administrative, regulatory, or disciplinary action? No _____
- d. Been charged with, or indicted for, any criminal offense(s) other than civil traffic offenses? No _____

- e. Pled guilty, or nolo contendere, or been convicted of, any criminal offense(s) other than civil traffic offenses? No
- f. Had adjudication of guilt withheld, had a sentence imposed or suspended, had pronouncement of a sentence suspended, or been pardoned, fined, or placed on probation, for any criminal offense(s) other than civil traffic offenses? No
- g. Been subject to a cease and desist letter or order, or enjoined, either temporarily or permanently, in any judicial, administrative, regulatory, or disciplinary action, from violating any federal, state law or law of another country regulating the business of insurance, securities or banking, or from carrying out any particular practice or practices in the course of the business of insurance, securities or banking? No
- h. Been, within the last ten (10) years, a party to any civil action involving dishonesty, breach of trust, or a financial dispute? No
- i. Had a finding made by the Comptroller of any state or the Federal Government that you have violated any provisions of small loan laws, banking or trust company laws, or credit union laws, or that you have violated any rule or regulation lawfully made by the Comptroller of any state or the Federal Government? No
- j. Had a lien or foreclosure action filed against you or any entity while you were associated with that entity? No

If the response to any question above is answered "Yes", please provide details including dates, locations, disposition, etc. Attach a copy of the complaint and filed adjudication or settlement as appropriate.

13. List any entity subject to regulation by an insurance regulatory authority that you control directly or indirectly. The term "control" (including the terms "controlling," "controlled by" and "under common control with") means the possession, direct or indirect, of the power to direct or cause the direction of the management and policies of a person, whether through the ownership of voting securities, by contract other than a commercial contract for goods or non-management services, or otherwise, unless the power is the result of an official position with or corporate office held by the person. Control shall be presumed to exist if any person, directly or indirectly, owns, controls, holds with the power to vote, or holds proxies representing, ten percent (10%) or more of the voting securities of any other person.
None

If any of the stock is pledged or hypothecated in any way, give details. N/A

14. Do [Will] you or members of your immediate family individually or cumulatively subscribe to or own, beneficially or of record, 10% or more of the outstanding shares of stock of any entity subject to regulation by an insurance regulatory authority, or its affiliates? An "affiliate" of, or person "affiliated" with, a specific person, is a person that directly, or indirectly through one or more intermediaries, controls, or is controlled by, or is under common control with, the person specified. If the answer is "Yes", please identify the company or companies in which the cumulative stock holdings represent 10% or more of the outstanding voting securities. No

If any of the shares or stock are pledged or hypothecated in any way, give details.

N/A

15. Have you ever been adjudged a bankruptcy? No If yes, provide details. _____

16. To your knowledge has any company or entity for which you were an officer or director, trustee, investment committee member, key management employee or controlling stockholder, had any of the following events occur while you served in such capacity? If yes, please indicate and give details. When responding to questions (b) and (c) affiant should also include any events within twelve (12) months after his or her departure from the entity.

- a. Been refused a permit, license, or certificate of authority by any regulatory authority, or Governmental-licensing agency? No
- b. Had its permit, license, or certificate of authority suspended, revoked, canceled, non-renewed, or subjected to any judicial, administrative, regulatory, or disciplinary action (including rehabilitation, liquidation, receivership, conservatorship, federal bankruptcy proceeding, state insolvency, supervision or any other similar proceeding)?
No
- c. Been placed on probation or had a fine levied against it or against its permit, license, or certificate of authority in any civil, criminal, administrative, regulatory, or disciplinary action? Yes

Note: If an affiant has any doubt about the accuracy of an answer, the question should be answered in the positive and an explanation provided.

UnitedHealth Group Incorporated and its affiliates are a complex organization, operating in a highly regulated environment, engaged in a myriad of transactions which may from time to time result in fines or other disciplinary action which are non-material.

Applicant Name UnitedHealth Group Incorporated

NAIC No. None
FEIN: 41-1321939

Dated and signed this 6th day of July, 2005, at Minnetonka, Minnesota, I hereby certify under penalty of perjury that I am acting on my own behalf, and that the foregoing statements are true and correct to the best of my knowledge and belief.

Robert Worth Oberrender
(Signature of Affiant)

State of Minnesota

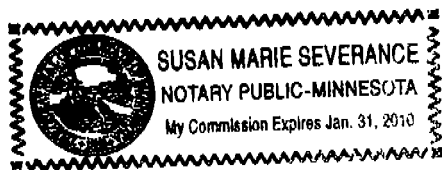
County of Hennepin

The foregoing instrument was acknowledged before me this 6th day of July, 2005 by Robert Worth Oberrender, and:

X who is personally known to me, or

_____ who produced the following identification:

[SEAL]



Susan Marie Severance
Notary Public

SUSAN MARIE SEVERANCE
Printed Notary Name

My commission Expires: Jan 31, 2010

Page 1 of 1

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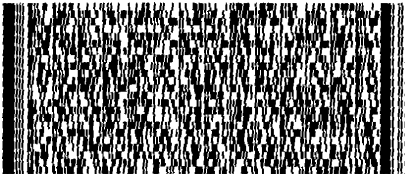


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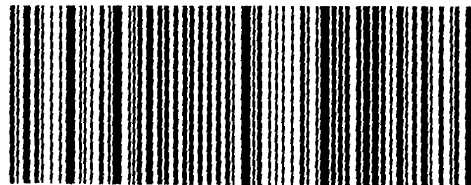
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